

Information to identify the case:

Debtor 1	James F Hadden Sr	Social Security number or ITIN	xxx-xx-2703
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-20900-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James F Hadden Sr

8/6/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James F Hadden, Sr
Debtor

Case No. 17-20900-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 06, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2021:

Recip ID	Recipient Name and Address
db	+ James F Hadden, Sr, 287 Sheppards Mill Rd, Bridgeton, NJ 08302-5842
cr	+ KONDAUR CAPITAL CORPORATION, AS SEPARATE TRUSTEE O, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ SN Servicing Corporation, as servicer for Elizon M, Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
517100080	+ Cinch Captial Investment Group, 1000 river side ave, suite 400, Jacksonville, FL 32204-4108
516851130	+ Dezarie Hadden, 287 Sheppards Mill Road, Bridgeton, NJ 08302-5842
516851131	+ Hopewell Township, 590 Shiloh Pike, Bridgeton, NJ 08302-1492
517026990	KONDAUR CAPITAL CORPORATION, AS SEPARATE et.al., KONDAUR CAPITAL CORP., 333 SOUTH ANITA DRIVE, SUITE 400, ORANGE CA 92868-3314
516851135	+ Kondaur Capital Collection, 333 S Anita Dr. Suite 400, Orange, CA 92868-3314
516851136	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
518221004	+ Rebecca A. Solarz, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
516851137	+ SJ Water Conditioning Services, Inc, 760 Shiloh Pike, Bridgeton, NJ 08302-1460
516851138	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
517355698	Wilmington Savings Fund Society,, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517355699	+ Wilmington Savings Fund Society,, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, Wilmington Savings Fund Society, Shellpoint Mortgage Servicing 29603-0826

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 06 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 06 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516851129	Email/Text: bankruptcy@pepcoholdings.com	Aug 06 2021 20:27:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
517789206	+ Email/Text: bknotices@sns.com	Aug 06 2021 20:27:00	Elizor Master Participation Trust I, et al, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501, Elizor Master Participation Trust I, et, c/o SN Servicing Corp 95501-0305
517789205	+ Email/Text: bknotices@sns.com	Aug 06 2021 20:27:00	Elizor Master Participation Trust I, et al, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501-0305
517312615	+ Email/Text: ar@figadvisors.com	Aug 06 2021 20:27:00	Fig Capital Investment, LLC, PO Box 54472, New Orleans,, LA 70154-4472
517179623	+ Email/Text: ar@figadvisors.com	Aug 06 2021 20:27:00	Fig Capital Investment, LLC, 8323 Ramona Blvd. W, Jacksonville, FL 32221-1501
516851133	EDI: IRS.COM		

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516852681	+ EDI: RECOVERYCORP.COM	Aug 07 2021 00:23:00	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
516992973	+ EDI: RECOVERYCORP.COM	Aug 07 2021 00:23:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516971404	EDI: AIS.COM	Aug 07 2021 00:23:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
		Aug 07 2021 00:23:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519251906		NWL Company,, LLC
519251907		NWL Company,, LLC, NWL Company,, LLC
516851132	*	IRS, PO Box 744, Springfield, NJ 07081-0744
516851134	*+	Irs, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2021 at the address(es) listed below:

Name	Email Address
Brian E Caine	on behalf of Creditor Elizor Master Participation Trust I et al bcaine@parkermccay.com, BKCourtntices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Elizon Master Participation Trust I U.S. Bank Trust National Association, as Owner Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for Elizon Master Participation Trust I, U.S. Bank Trust National Association, as Owner Trustee bankruptcy@friedmanvartolo.com
Melissa N. Licker	on behalf of Creditor Elizon Master Participation Trust I U.S. Bank Trust National Association, as Owner Trustee NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	

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on behalf of Creditor Elizon Master Participation Trust I U.S. Bank Trust National Association, as Owner Trustee
rsolarz@kmlawgroup.com

Seymour Wasserstrum

on behalf of Debtor James F Hadden Sr mylawyer7@aol.com, ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9